

# YOUR COMPLETE BANKING SOLUTION!

EVERYDAY RETAIL BANKING

BUSINESS / COMMERCIAL LENDING

PERSONAL LENDING

FOREIGN CURRENCY EXCHANGE

INTERNATIONAL SERVICES

DEPOSIT PRODUCTS

INSURANCE PRODUCTS



## HEAD OFFICE

HFC Centre  
371 Victoria Parade, Suva  
PO Box 161, Suva  
Phone: 3316555  
Mobile short code: 5500

## SUVA

Ground Floor, HFC Centre  
371 Victoria Parade, Suva  
PO Box 161, Suva  
Phone: 3316555  
Mobile short code: 5500

## LAUTOKA

163 Vitogo Parade  
PO Box 3984, Lautoka  
Phone: 6663366  
Mobile short code: 5501

## NADI

RB Patel Jetpoint  
Complex, Martintar  
PO Box 9949, Nadi Airport  
Phone: 6721257  
Mobile short code: 5502

## LABASA

Damodar City,  
PO Box 3120, Labasa  
Phone: 8814188  
Mobile short code: 5503

## NAKASI

Rups Mega Complex, Nakasi  
PO Box 8207, Nakasi  
Phone: 3410055  
Mobile short code: 5504

## GANILAU HOUSE

Ganilau Building, Scott Street, Suva  
PO Box 161, Suva  
Phone: 3316246  
Mobile short code: 5515

*This product brochure must be read in conjunction with HFC Bank's Disclosure of Fees and Charges Brochures for other applicable fees. The fees, charges and interest rates are subject to change. In such cases, 30 days prior notice would be given for any changes. For general terms and conditions, please consult a HFC Bank Business/Personal Finance Executive.*

Effective:  
30<sup>th</sup> May 2025



## Disaster Rehabilitation & Containment Facility

Proud to be Fijian.

[www.hfc.com.fj](http://www.hfc.com.fj)

HFC Bank is offering competitive loan packages for **Micro, Small, Medium & Large** sized enterprises to help with business recovery!\*

**3.99%**

FIXED INTEREST FOR 5 YEARS

**\$10K**

MINIMUM LOAN AMOUNT

**\$100K**

MAXIMUM LOAN AMOUNT

#### FEATURES & BENEFITS

- ▶ 5 year loan term;
- ▶ All Internal HFC Bank Fees & Charges will be waived for first 2 Years however any out of pocket fee payment to external party will be charged;
- ▶ The Government will fully subsidise the interest rate payment for the first two years;
- ▶ The borrower to pay principal+interest payments from 3rd year;
- ▶ Government provides guarantee for any defaulted loan under this scheme;
- ▶ 3 days approval turnaround time on receipt of formal application;
- ▶ Repayments readjusted with commencement of the payments; and
- ▶ Interest charged on a daily reducing balance and charged monthly in arrears.

\* Applies to new loans only. Facility available to all businesses including those with existing accounts in more than one financial institution who meet HFC Bank's eligibility criteria. Conditions apply.

#### FEES & CHARGES

FEE DESCRIPTION	AMOUNT
Establishment Fee	Waived
Arrears Fee	
Arrears fees	\$25 on default
Loan Administration/ Monthly Service Fees (Charged on all Term Loan Accounts only)	
Loan Balance (Waived for first 2 Years)	Monthly Charge
Up to \$4,999.99	\$10
\$5,000 to \$14,999.99	\$20
\$15,000 to \$49,999.99	\$30
\$50,000 to \$99,999.99	\$50
\$100,000	\$75

HFC Bank is here to assist your business!